

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21228

Subject	Zip Code Tabulation Area : 21228			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	39,409	+/- 1042	100.0%	+/- (X)
In labor force	25,834	+/- 934	65.6%	+/- 1.8
Civilian labor force	25,747	+/- 942	65.3%	+/- 1.8
Employed	23,835	+/- 826	60.5%	+/- 1.8
Unemployed	1,912	+/- 355	4.9%	+/- 0.8
Armed Forces	87	+/- 51	0.2%	+/- 0.1
Not in labor force	13,575	+/- 832	34.4%	+/- 1.8
Civilian labor force	25,747	+/- 942	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	7.4%	+/- 1.3
Females 16 years and over				
In labor force	21,268	+/- 757	(X)	+/- (X)
Civilian labor force	12,779	+/- 604	60.1%	+/- 2.1
Employed	12,773	+/- 603	60.1%	+/- 2.1
Unemployed	11,827	+/- 551	55.6%	+/- 2.2
Own children under 6 years	3,425	+/- 379	(X)	+/- (X)
All parents in family in labor force	2,452	+/- 300	71.6%	+/- 7
Own children 6 to 17 years	6,592	+/- 592	(X)	+/- (X)
All parents in family in labor force	5,293	+/- 574	80.3%	+/- 4.8
COMMUTING TO WORK				
Workers 16 years and over	23,344	+/- 841	100.0%	+/- (X)
Car, truck, or van -- drove alone	19,406	+/- 805	83.1%	+/- 2.1
Car, truck, or van -- carpooled	1,674	+/- 358	7.2%	+/- 1.5
Public transportation (excluding taxicab)	750	+/- 202	3.2%	+/- 0.9
Walked	456	+/- 169	2%	+/- 0.7
Other means	173	+/- 92	0.7%	+/- 0.4
Worked at home	885	+/- 221	3.8%	+/- 0.9
Mean travel time to work (minutes)	26.1	+/- 0.9	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	23,835	+/- 826	100.0%	+/- (X)
Management, business, science, and arts occupations	12,203	+/- 691	51.2%	+/- 2.6
Service occupations	3,149	+/- 401	13.2%	+/- 1.5
Sales and office occupations	5,585	+/- 462	23.4%	+/- 1.8
Natural resources, construction, and maintenance occupations	1,548	+/- 290	6.5%	+/- 1.2
Production, transportation, and material moving occupations	1,350	+/- 296	5.7%	+/- 1.2
INDUSTRY				
Civilian employed population 16 years and over	23,835	+/- 826	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	99	+/- 71	0.4%	+/- 0.3
Construction	1,278	+/- 255	5.4%	+/- 1
Manufacturing	1,092	+/- 207	4.6%	+/- 0.8
Wholesale trade	556	+/- 173	2.3%	+/- 0.7
Retail trade	2,449	+/- 388	10.3%	+/- 1.6
Transportation and warehousing, and utilities	804	+/- 226	3.4%	+/- 0.9
Information	652	+/- 175	2.7%	+/- 0.7
Finance and insurance, and real estate and rental and leasing	1,553	+/- 229	6.5%	+/- 1
Professional, scientific, and management, and administrative and waste	2,746	+/- 344	11.5%	+/- 1.4
Educational services, and health care and social assistance	7,274	+/- 548	30.5%	+/- 2.2
Arts, entertainment, and recreation, and accommodation and food services	1,589	+/- 293	6.7%	+/- 1.1
Other services, except public administration	1,448	+/- 304	6.1%	+/- 1.2
Public administration	2,295	+/- 312	9.6%	+/- 1.3

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CLASS OF WORKER				
Civilian employed population 16 years and over	23,835	+/- 826	100.0%	+/- (X)
Private wage and salary workers	17,821	+/- 879	74.8%	+/- 2.1
Government workers	5,078	+/- 493	21.3%	+/- 2.1
Self-employed in own not incorporated business workers	784	+/- 182	3.3%	+/- 0.7
Unpaid family workers	152	+/- 69	0.6%	+/- 0.3
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	18,470	+/- 372	100.0%	+/- (X)
Less than \$10,000	810	+/- 211	4.4%	+/- 1.1
\$10,000 to \$14,999	572	+/- 157	3.1%	+/- 0.9
\$15,000 to \$24,999	1,238	+/- 209	6.7%	+/- 1.1
\$25,000 to \$34,999	1,235	+/- 218	6.7%	+/- 1.2
\$35,000 to \$49,999	2,046	+/- 290	11.1%	+/- 1.5
\$50,000 to \$74,999	3,203	+/- 366	17.3%	+/- 1.9
\$75,000 to \$99,999	2,745	+/- 344	14.9%	+/- 1.8
\$100,000 to \$149,999	3,635	+/- 336	19.7%	+/- 1.8
\$150,000 to \$199,999	1,655	+/- 207	9%	+/- 1.2
\$200,000 or more	1,331	+/- 205	7.2%	+/- 1.1
Median household income (dollars)	\$76,114	+/- 3972	(X)%	+/- (X)
Mean household income (dollars)	\$91,612	+/- 3154	(X)%	+/- (X)
With earnings	14,066	+/- 443	76.2%	+/- 1.9
Mean earnings (dollars)	\$96,351	+/- 4161	(X)%	+/- (X)
With Social Security	5,827	+/- 362	31.5%	+/- 1.8
Mean Social Security income (dollars)	\$17,420	+/- 802	(X)%	+/- (X)
With retirement income	4,758	+/- 355	25.8%	+/- 1.9
Mean retirement income (dollars)	\$27,780	+/- 2251	(X)%	+/- (X)
With Supplemental Security Income	612	+/- 154	3.3%	+/- 0.8
Mean Supplemental Security Income (dollars)	\$9,898	+/- 2400	(X)%	+/- (X)
With cash public assistance income	215	+/- 91	1.2%	+/- 0.5
Mean cash public assistance income (dollars)	\$4,794	+/- 2387	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	1,397	+/- 275	7.6%	+/- 1.5
Families	11,778	+/- 432	100.0%	+/- (X)
Less than \$10,000	123	+/- 63	1%	+/- 0.5
\$10,000 to \$14,999	184	+/- 99	1.6%	+/- 0.8
\$15,000 to \$24,999	483	+/- 149	4.1%	+/- 1.2
\$25,000 to \$34,999	445	+/- 157	3.8%	+/- 1.3
\$35,000 to \$49,999	1,037	+/- 216	8.8%	+/- 1.8
\$50,000 to \$74,999	1,906	+/- 302	16.2%	+/- 2.3
\$75,000 to \$99,999	1,895	+/- 289	16.1%	+/- 2.5
\$100,000 to \$149,999	3,019	+/- 310	25.6%	+/- 2.4
\$150,000 to \$199,999	1,512	+/- 217	12.8%	+/- 1.9
\$200,000 or more	1,174	+/- 192	10%	+/- 1.7
Median family income (dollars)	\$96,654	+/- 5436	(X)%	+/- (X)
Mean family income (dollars)	\$111,119	+/- 4549	(X)%	+/- (X)
Per capita income (dollars)	\$35,952	+/- 1267	(X)%	+/- (X)
Nonfamily households	6,692	+/- 445	(X)	+/- (X)
Median nonfamily income (dollars)	\$43,635	+/- 3512	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$55,079	+/- 3951	(X)%	+/- (X)
Median earnings for workers (dollars)	\$43,401	+/- 1982	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$61,517	+/- 2241	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$51,813	+/- 3359	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	47,052	+/- 1310	47052%	+/- (X)
With health insurance coverage	43,478	+/- 1265	92.4%	+/- 1.2
With private health insurance	37,997	+/- 1321	80.8%	+/- 2.7
With public coverage	12,703	+/- 1301	27%	+/- 2.5
No health insurance coverage	3,574	+/- 566	7.6%	+/- 1.2
Civilian noninstitutionalized population under 18 years	10,435	+/- 670	10435%	+/- (X)
No health insurance coverage	458	+/- 158	4.4%	+/- 1.5
Civilian noninstitutionalized population 18 to 64 years	28,680	+/- 835	28680%	+/- (X)
In labor force:	23,990	+/- 845	23990%	+/- (X)
Employed:	22,352	+/- 777	22352%	+/- (X)
With health insurance coverage	20,575	+/- 765	92%	+/- 1.5
With private health insurance	19,911	+/- 769	89.1%	+/- 1.8
With public coverage	1,015	+/- 246	4.5%	+/- 1.1
No health insurance coverage	1,777	+/- 355	8%	+/- 1.5
Unemployed:	1,638	+/- 292	1638%	+/- (X)
With health insurance coverage	1,191	+/- 238	72.7%	+/- 8.9
With private health insurance	850	+/- 196	51.9%	+/- 10.8
With public coverage	435	+/- 166	26.6%	+/- 8.6
No health insurance coverage	447	+/- 174	27.3%	+/- 8.9
Not in labor force:	4,690	+/- 485	4690%	+/- (X)
With health insurance coverage	3,874	+/- 458	82.6%	+/- 3.9
With private health insurance	3,012	+/- 358	64.2%	+/- 6.3
With public coverage	1,197	+/- 334	25.5%	+/- 5.6
No health insurance coverage	816	+/- 194	17.4%	+/- 3.9
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	3.8%	+/- 1.1
With related children under 18 years	(X)	+/- (X)	6.7%	+/- 2.3
With related children under 5 years only	(X)	+/- (X)	5%	+/- 3.7
Married couple families	(X)	+/- (X)	3%	+/- 1.3
With related children under 18 years	(X)	+/- (X)	5.6%	+/- 2.6
With related children under 5 years only	(X)	+/- (X)	2.7%	+/- 2.5
Families with female householder, no husband present	(X)	+/- (X)	8.8%	+/- 4
With related children under 18 years	(X)	+/- (X)	12.4%	+/- 6.9
With related children under 5 years only	(X)	+/- (X)	24.4%	+/- 26.8
All people	(X)	+/- (X)	7.5%	+/- 1.5
Under 18 years	(X)	+/- (X)	8.5%	+/- 3.2
Related children under 18 years	(X)	+/- (X)	8.2%	+/- 3.2
Related children under 5 years	(X)	+/- (X)	5.3%	+/- 3.5
Related children 5 to 17 years	(X)	+/- (X)	9.2%	+/- 3.6
18 years and over	(X)	+/- (X)	7.3%	+/- 1.2
18 to 64 years	(X)	+/- (X)	6.9%	+/- 1.4
65 years and over	(X)	+/- (X)	8.7%	+/- 2.6
People in families	(X)	+/- (X)	4.9%	+/- 1.6
Unrelated individuals 15 years and over	(X)	+/- (X)	18.3%	+/- 2.8

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.